

In The Claims:

1. (Currently amended) A method using a computer system for analyzing the value of a deposit liabilities base associated with a financial institution and for originating contractual documents specifying a deposit liability option contract through which the financial institution obtains a right to sell the deposit liabilities base to a third party at a predetermined price, comprising the steps of:

analyzing external market data, and internal data pertaining to the financial institution, and inputting at least some of the external market data and the internal data to the computer system;

calculating an estimated market value or a range of such values for the deposit liabilities base;

generating a minimum potential bid price or a range of such prices for the deposit liabilities base; and

incorporating the generated bid price or the range of such prices into the contractual documents, wherein the price or range of prices which the third party will pay during a predetermined term for the deposit liabilities are specified;

whereby the value of the deposit liabilities base is quantifiable [may be quantified] with sufficient certainty so that it qualifies [may be treated] as tangible capital for regulatory and investment[s] purposes [, permitting the deposit liabilities base to be sold if desired, but not requiring divestiture of the deposit liabilities base from the financial institution].

2. (Currently amended) The method of Claim 1, further comprising the step of the financial institution exercising a [its] right [as] specified in the contractual documents to sell the deposit liabilities base to the third party.

3. (Previously presented) The method of Claim 1, wherein the external market data comprises data relating to deposit pricing practices.

4. (Previously presented) The method of Claim 1, wherein the internal data relates to the deposit liabilities base of the selling financial institution.

5. (Currently amended) The method of Claim 1, wherein the deposit liabilities base comprises either or both of non-interest bearing deposit accounts and interest bearing deposit accounts.

6. (Currently amended) The method of Claim 1, wherein the steps [method] of analyzing the value of the deposit liabilities base of the financial institution and incorporating the bid price(s) into [originating] the contractual documents are part of [is incorporated into] a purchase accounting acquisition performed by [of] a selling financial institution.

7. (Previously presented) The method of Claim 1, further comprising the step of [wherein the method includes the step of calculating the deposit liabilities base by] subtracting an estimated attrition of the deposit liabilities base from an estimated increase of the deposit liabilities base based on newly attracted funds.

8. (Currently amended) A method using a computer system for analyzing the value of a deposit liabilities base associated with a financial institution seeking to obtain a right to substitute other deposit funds not originally included in the deposit liabilities base, while also seeking to purchase the right to sell a deposit liabilities base,

and for specifying [providing] a deposit liability contract through which the financial institution obtains the right to sell the deposit liabilities base to a third party at a predetermined price, comprising the steps of:

analyzing external market data, and internal data pertaining to the financial institution, and inputting at least some of the external market data and the internal data to the computer system;

calculating an estimated market value or a range of such values for the deposit liabilities base;

generating a minimum potential bid price or a range of such prices for the deposit liabilities base; and

incorporating the generated bid price or the range of such prices into the deposit liability contract, wherein the price or range of prices which will be paid during a predetermined term for the deposit liabilities are specified;

whereby the value of the deposit liabilities base is quantifiable [may be quantified] with sufficient certainty so that it qualifies [may be treated] as tangible capital for regulatory and investment[s] purposes, permitting the deposit liabilities base to be sold if desired, but not thereby requiring divestiture of the deposit liabilities base from the financial institution.

Please add new Claims 9 and 10, as follows:

9. (New) The method of Claim 1, further comprising the step of selling the deposit liabilities base without requiring divestiture of the deposit liabilities base from the financial institution.

10. (New) The method of Claim 1, further comprising the step of using quantification of the deposit liabilities base to obtain advance commitments to raise tangible equity capital.